Claims

5

10

15

- 1. A method of donating to charity in which a member shopper recruited by one member merchant, by making a purchase at any member merchant, makes a donation to at least one charity selected by the member shopper, the method comprising
 - (a) receiving a contribution request from the member merchant, the contribution request being responsive to a purchase made by the member shopper at the member merchant and comprising a member shopper identifier, a member merchant identifier, and a purchase amount;
 - (b) associating the member shopper identifier with a shopper profile associated with the member shopper in a database, the shopper profile including a list of at least one charity previously selected by the member shopper;
 - (c) associating the member merchant identifier with a merchant profile associated with the member merchant in a database, the merchant profile including contribution instructions;
 - (d) storing data relating to the purchase in the shopper profile associated with the member shopper;
- (e) transferring a donation amount to the at least one selected charity, the donation amount being determined at least in part by the purchase amount and the merchant contribution instructions; and,
 - (f) for the member merchant that recruited the member shopper, generating a recruiting merchant report that includes information about the purchases made by the member shopper.

- 2. The method of claim 1 further comprising generating a member shopper report for the member shopper, the report including information about donations made to the at least one selected charity.
- The method of claim 1 further comprising generating a charity report for each selected charity, the report including information about the member shoppers and member merchants that made donations to the charity.
 - 4. The method of claim 1 further comprising transferring a monetary amount into a retirement savings plan, the transferred amount being based at least in part on the purchase amount and the merchant contribution instructions.
- 10 5. The method of claim 1 further comprising invoicing the member merchant for the donation amount.
 - 6. The method of claim 5 further comprising generating a member merchant report to the member merchant that includes information about the amounts donated by the member merchant.
- The method of claim 1 wherein the member shopper identifier is stored on a magnetic strip on a membership card, the member shopper identifier being readable by a scanner at the member merchant, and electronically transmittable to the database.
- 8. A method of donating to charity in which a member shopper recruited by one member merchant, by making a purchase at any member merchant, makes a donation to at least one charity selected by the member shopper, the method comprising
 - (a) receiving a contribution request from the member merchant, the contribution request being responsive to a purchase made by the member shopper at the member merchant and comprising a member shopper identifier, a member merchant identifier, and a purchase amount;

15

- (b) associating the member shopper identifier with a shopper profile associated with the member shopper in a database, the shopper profile including a list of at least one charity previously selected by the member shopper;
- 5 (c) associating the member merchant identifier with a merchant profile associated with the member merchant in a database, the merchant profile including contribution instructions;
 - (d) storing data relating to the purchase in the shopper profile associated with the member shopper; and,
 - (e) transferring a donation amount to the at least one selected charity, the donation amount being determined at least in part by the purchase amount and the merchant contribution instructions.
 - 9. The method of claim 8 wherein for the member merchant that recruited the member shopper, the method further comprises generating a recruiting merchant report that includes information about the purchases made by the member shopper.
 - 10. The method of claim 9 further comprising generating a member shopper report for the member shopper, the report including information about donations made to the at least one selected charity.
- 20 11. The method of claim 9 further comprising generating a charity report for each selected charity, the report including information about the member shoppers and member merchants that made donations to the charity.
 - 12. The method of claim 9 further comprising transferring a monetary amount into a retirement savings plan, the transferred amount being based at least in part on the purchase amount and the merchant contribution instructions.
 - 13. The method of claim 9 further comprising invoicing the member merchant for the donation amount.

- 14. The method of claim 13 further comprising generating a member merchant report to the member merchant that includes information about the amounts donated by the member merchant.
- The method of claim 9 wherein the member shopper identifier is stored on a magnetic strip on a membership card, the member shopper identifier being readable by a scanner at the member merchant, and electronically transmittable to the database.
 - 16. A method of contributing a portion of a purchase made by a member shopper at a member merchant, to a target of a member shopper's choice, the method comprising
 - (a) receiving a contribution request from the member merchant, the contribution request being responsive to a purchase made by the member shopper at the member merchant and comprising a member shopper identifier, a member merchant identifier, and a purchase amount;
 - (b) associating the member shopper identifier with a shopper profile associated with the member shopper in a database, the shopper profile including a list of at least one target previously selected by the member shopper;
- 20 (c) associating the member merchant identifier with a merchant profile associated with the member merchant in a database, the merchant profile including contribution instructions;
 - (d) storing data relating to the purchase in the shopper profile associated with the member shopper; and,
- transferring a contribution amount to the at least one selected target, the contribution amount determined at least in part by the purchase amount and the merchant contribution instructions.

- 17. The method of claim 16 wherein the at least one selected target is a charity.
- 18. The method of claim 16 wherein the at least one selected target is a retirement savings plan.
- The method of claim 17 wherein for the member merchant that recruited the member shopper, the method further comprises generating a recruiting merchant report that includes information about the purchases made by the member shopper.
 - 20. The method of claim 17 further comprising generating a member shopper report for the member shopper, the report including information about contributions made to the at least one selected charity.
 - 21. The method of claim 17 further comprising generating a charity report for each selected charity, the report including information about the member shoppers and member merchants that made contributions to the charity.
 - 22. The method of claim 17 further comprising invoicing the member merchant for the donation amount.
 - 23. The method of claim 22 further comprising generating a member merchant report to the member merchant that includes information about the amounts donated by the member merchant.
- The method of claim 17 wherein the member shopper identifier is stored on a magnetic strip on a membership card, the member shopper identifier being readable by a scanner at the member merchant, and electronically transmittable to the database.